

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
VENINCASA, MARK A.	§	Case No. 14-40882 BTR
VENINCASA, ELIZABETH C.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 14-40882 BTR Judge: BRENDA T. RHOADES
Case Name: VENINCASA, MARK A.
VENINCASA, ELIZABETH C.
For Period Ending: 05/13/15

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 04/25/14 (f)
341(a) Meeting Date: 05/30/14
Claims Bar Date: 09/17/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD Homestead 5112 Scarborough Lane, Dallas, TX Debtor lists lien of \$516,126.00, exempts \$4,845.00 Per Sch D: liens are IRS at \$125,989.00 and Wells Fargo Home Mortgage \$390,137.00 See reaffirmation agreement 06/25/14 #13 with WFHM Debtor selects FEDERAL EXEMPTIONS	520,971.00	0.00		0.00	FA
2. CASH	75.00	0.00		0.00	FA
3. ITEMIZED FINANCIAL ACCOUNTS Bank of America Business checking account - (\$2,333.09) Personal checking account - \$57.76 Veritex Bank Checking account - \$111.00 Viewpoint Bank - Checking account - \$15.26 Merrill Lynch - Money Market account - \$0.00	184.02	0.00		0.00	FA
4. SECURITY DEPOSIT FOR BUSINESS LEASE Security deposit of \$2,000.00 with Quadrant Investment Properties for business lease. Trustee does not administer.	2,000.00	0.00		0.00	FA
5. HOUSEHOLD GOODS	10,000.00	0.00		0.00	FA
6. PICTURES - \$100.00 BOOKS - \$50.00	150.00	0.00		0.00	FA
7. CLOTHING	900.00	0.00		0.00	FA
8. JEWELRY Exempted with d(4) \$3,100 and d(5) \$6,900.00	10,000.00	0.00		0.00	FA
9. EXERCISE AND HOBBY EQUIPMENT Treadmill - \$100.00 Exercise equipment - \$100.00 Camera with lenses - \$500.00	700.00	0.00		0.00	FA
10. ITEMIZED TERM AND DISABILITY INSURANCE Term life - Great West Financial \$0.00	14,000.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 14-40882 BTR Judge: BRENDA T. RHOADES
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VENINCASA, ELIZABETH C.

Trustee Name: Michelle H. Chow, Trustee
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Term Life - West Coast Life \$0.00 Whole Life - Staste Farm - cash value \$14,000.00 Disability - NW Mutual Life Insurance Company \$0.00 Disability - wife's employer \$0.00 Exempted; also a lien on schedule D at \$86,260.00					
11. IRA WITH MERRILL LYNCH	26.00	0.00		0.00	FA
12. TEACHERS RETIREMENT PLAN	21,000.00	0.00		0.00	FA
13. MARK A. VENINCASA DDS (SOLE PROPRIETORSHIP)	0.00	0.00		0.00	FA
14. COLLECTIBLE ACCOUNTS RECEIVABLES Collectible Accounts receivables - \$12,312.59; debtor exempted \$9,500 using federal wildcard. Due to exhausted wildcard exemption, Trustee administered the remaining A/R of \$2,812.59 which the debtor paid to the estate through a monthly payment plan. Payments completed and this modest amount administered.	12,312.59	2,812.59		2,812.59	FA
15. DENTAL SURGERY LICENSE	0.00	0.00		0.00	FA
16. 1999 LEXUS LX 470 No lien. Fully exempted using d(2) \$3,675.00 and d(5) \$325.00	4,000.00	0.00		0.00	FA
17. 2013 CHEVROLET EQUINOX Not exempted. Lien of \$23,122.00; no equity. See reaffirmation agreement 06/13/14 #11	19,000.00	0.00		0.00	FA
18. 2003 LINCOLN TOWNCAR No lien; fully exempted with d(5)	1,500.00	0.00		0.00	FA
19. 2011 TOYOTA CAMRY No lien; exempted with d(2) \$3,675.00 and d(5) \$6,325.00	10,000.00	0.00		0.00	FA
20. 5 COMPUTERS AND 1 PRINTER	1,000.00	0.00		0.00	FA
21. DENTAL BUSINESS EQUIPMENT Equipment and supplies: -Office furnishings - \$1,000.00 -Dental	5,500.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 14-40882 BTR Judge: BRENDA T. RHOADES
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VENINCASA, ELIZABETH C.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 04/25/14 (f)
341(a) Meeting Date: 05/30/14
Claims Bar Date: 09/17/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
equipment - \$4,000.00 -Dental supplies - \$500.00 -3 Computers, digital radiography hardware, software (lease). Fully exempted d(6) \$4,600 and d(5) \$900.00					
22. 2 DOGS	0.00	0.00		0.00	FA
23. DOMAIN NAME: HTTP://WWW.VENINCASADENTAL.COM	0.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$633,318.61	\$2,812.59	\$2,812.59	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 05/15/15: The main asset administered was the remaining accounts receivable balance over the exempted amount. Debtors to Federal Exemptions and exhausted their wildcard. Because of that, there was \$2,812.59 that was not exemptable of accounts receivables (\$12,312.59-\$9,500.00). Trustee collected this balance over 6 months; debtors paid on time and completed payments by December 2014. Bar dates expired 09/17/14 and 12/16/14; Trustee filed claim objection 03/09/15 #21, creditor withdrew claim on 03/26/15 #22. Trustee communicated with IRS to verify and refile claim if necessary, this was completed in April 2015.

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 12/31/15

/s/ Michelle H. Chow, Trustee

Date: 05/13/15

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 14-40882 -BTR
Case Name: VENINCASA, MARK A.
VENINCASA, ELIZABETH C.
Taxpayer ID No: *****8989
For Period Ending: 05/13/15

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****1256 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/14/14	14	Mark A. & Elizabeth Venincasa 5112 Scarborough Lane Dallas, Texas 75287-5420	A/R payment over exemption	1121-000	500.00		500.00
07/29/14	14	Mark A. & Elizabeth C. Venincasa 5112 Scarborough Lane Dallas, Texas 75287-5420	A/R payment over exemption	1121-000	500.00		1,000.00
09/15/14	14	Mark A. & Elizabeth C. Venincasa Business Account Dallas, Texas 75287-5420	A/R payment over exemption	1121-000	500.00		1,500.00
09/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,490.00
10/06/14	14	Mark A. & Elizabeth C. Vennicasa Business Account 5112 Scarborough Lane Dallas, TX 75287-5420	A/R payment over exemption	1121-000	500.00		1,990.00
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,980.00
11/17/14	14	Mark & Elizabeth C. Venincasa Business Account 5112 Scarborough Lane Dallas, Texas 75287	A/R payment over exemption	1121-000	500.00		2,480.00
11/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,470.00
12/15/14	14	Mark A. & elizabeth C. Venincasa Business Account 5112 Scarborough Lane Dallas, Texas 75287-5420	A/R over exemption	1121-000	312.59		2,782.59
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,772.59
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,762.59
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,752.59

Page Subtotals 2,812.59 60.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 14-40882 -BTR
Case Name: VENINCASA, MARK A.
VENINCASA, ELIZABETH C.
Taxpayer ID No: *****8989
For Period Ending: 05/13/15

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****1256 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					2,812.59	60.00	2,752.59
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					2,812.59	60.00	
Less: Payments to Debtors						0.00	
Net					2,812.59	60.00	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****1256					2,812.59	60.00	2,752.59
					-----	-----	-----
					2,812.59	60.00	2,752.59
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 05/13/15
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: May 13, 2015

Case Number: 14-40882 Claim Number Sequence
 Debtor Name: VENINCASA, MARK A. Joint Debtor: VENINCASA, ELIZABETH C.
 Claims Bar Date: 09/17/14

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001A 040 5800-00	INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346	Priority IRS Claim #1 Secured: 0; Priority: \$171,910.32; unsecured: \$110,657.65 Per Order 10/02/14 #19, the Court issued Order Striking Deficient Proof of Claim from Claims Registry	Filed 09/15/14	\$106,583.74	\$282,567.97	\$0.00
000002 070 7100-00	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured x9256	Filed 07/08/14	\$4,112.00	\$4,213.91	\$4,213.91
000003 070 7100-00	FIA CARD SERVICES, N.A. P O BOX 982284 EL PASO, TX 79998-2238	Unsecured x3485 x5210 Bank of America MBNA	Filed 07/14/14	\$13,705.00	\$13,893.98	\$13,893.98
000004 070 7100-00	FIA CARD SERVICES, N.A. P O BOX 982284 EL PASO, TX 79998-2238	Unsecured x5788 3195 Bank of America/MBNA	Filed 07/14/14	\$29,062.00	\$29,428.20	\$29,428.20
000005 070 7100-00	FIA CARD SERVICES, N.A. P O BOX 982284 EL PASO, TX 79998-2238	Unsecured x6970 2760 Bank of America/MBNA	Filed 07/14/14	\$8,683.00	\$8,813.17	\$8,813.17
000006 070 7100-00	BAYLOR MED CTR-PLANO C/O CREDITORS BANKRUPTCY SERVICE P.O. BOX 740933 DALLAS, TX 75374	Unsecured x6066 medical services	Filed 07/17/14	\$100.00	\$100.00	\$100.00
000007 050 4210-00	CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ONE, N.A. P.O. BOX 201347 ARLINGTON, TX 76006	Secured (7-1) 2013 CHEVROLET TRUCK EQUINOX UTILITY 4D LT 2WD I4	Filed 07/23/14	\$23,112.00	\$22,667.30	\$0.00
000008 070 7100-00	CERASTES, LLC C O WEINSTEIN, PINSON, AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured x1289 Capital One	Filed 07/29/14	\$985.00	\$1,030.22	\$1,030.22
000009 070 7100-00	JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-	Unsecured (9-1) MONEY OWED x4721 Nordstrom	Filed 08/11/14	\$12,005.00	\$12,383.31	\$12,383.31
000010 070 7100-00	CAPITAL ONE, N.A. C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured (10-1) CREDIT CARD DEBT x4008 Kohl's	Filed 08/26/14	\$1,403.00	\$1,453.45	\$1,453.45

Case Number: 14-40882
Debtor Name: VENINCASA, MARK A.
Claims Bar Date: 09/17/14

Claim Number Sequence

Joint Debtor: VENINCASA, ELIZABETH C.

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000011 070 7100-00	WELLS FARGO BANK, N.A. BUSINESS DIRECT DIVISION P.O. BOX 29482 PHOENIX, AZ 85038-8650	Unsecured (11-1) D# 612214924 (11-1) VBC 8285 x8285	Filed 09/08/14	\$6,758.00	\$6,901.38	\$6,901.38
000012 070 7100-00	WELLS FARGO BANK, N.A. BUSINESS DIRECT DIVISION P.O. BOX 29482 PHOENIX, AZ 85038-8650	Unsecured (12-1) D# 178451963 (12-1) BLN 6368 x6368	Filed 09/08/14	\$50,792.00	\$51,388.60	\$51,388.60
000013 070 7100-00	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A. RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured x1104 Citibank	Filed 09/11/14	\$1,367.00	\$1,393.78	\$1,393.78
000014A 040 5800-00	INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346	Priority Priority portion of IRS claim Timely filed governmental claim - before commencing distribution	Filed 04/25/15	\$0.00	\$171,770.97	\$171,770.97
000014B 070 7100-00	INTERNAL REVENUE SERVICE	Unsecured Unsecured portion of claim Gov't claim timely filed before commencing distribution		\$0.00	\$110,657.65	\$110,657.65
Case Totals:				\$258,667.74	\$718,663.89	\$413,428.62

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-40882 BTR

Case Name: VENINCASA, MARK A.

VENINCASA, ELIZABETH C.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000014A	INTERNAL REVENUE SERVICE	\$	\$	\$

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	CAPITAL ONE BANK (USA), N.A.	\$	\$	\$
000003	FIA CARD SERVICES, N.A.	\$	\$	\$
000004	FIA CARD SERVICES, N.A.	\$	\$	\$
000005	FIA CARD SERVICES, N.A.	\$	\$	\$
000006	BAYLOR MED CTR-PLANO	\$	\$	\$
000008	CERASTES, LLC	\$	\$	\$
000009	JEFFERSON CAPITAL SYSTEMS LLC	\$	\$	\$
000010	CAPITAL ONE, N.A.	\$	\$	\$
000011	WELLS FARGO BANK, N.A.	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000012	WELLS FARGO BANK, N.A.	\$	\$	\$
000013	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS	\$	\$	\$
000014B	INTERNAL REVENUE SERVICE	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE